LOANS FROM FINANCE CORPORATION

47. (53) SRI B. G. BANAKAR (Hirekerur).—Will the Minister for Finance be pleased to state :—

(*a*) The names of persons and the amount of loan outsanding against their names, which was taken from the Mysore State Finance Corporation, Bangalore as on the last and available latest date in the State (Districtwise) ;

(*b*) The measures taken by Government to recover the loan outstanding ;

(*c*) whether fresh loan will be advanced to persons in whose names the amount is outstanding.

(*d*) the amount of profit or loss gained or incurred by the Finance Corporation during the last 3 years ?

SRI M. Y. GHORPADE.—(Minister for Finance)

(*a*) It is regretted that particulars of individuals cannot be disclosed in view of the responsibility of every Banker (in this case, the Mysore State Financial Corporation) to maintain secrecy about the fiduciary relationship between the Banker and his clients as required by law. However, Districtwise particulars, given in totals, are indicated in the statement appended.

(*b*) Sutiable action with regard to the recovery of overdues is taken by the Mysore State Financial Corporation as per the provisions of the State Financial Corporations Act, 195.

(*c*) A second and further loans are possible, and are considered even when the first loan is outstanding. In case of defaults (unless due to genuine reasons), howeve, no subsequent loan application is considered.

(*d*) The net profit of the Mysore State Financial Corporation before providing for taxation and reserves for the last 3 yeras is as follows :

Year	Rs. in lakhs
1969-70	21.21
1970-71	23-09
1971-72	25.04

Assistance provided by the Mysore State Financial Corporation (Districtwise).

(Rs. in lakhs)

Sl. No.	District	No. of Units assisted as on 31-3-72	Effective sanctions as on 31-3-72 (since inception)	Amount outstanding as on 31-3-72 (since inception)	No. of Units assisted as on 31-12-72	Effective sanctions since inception as on 31-12-72	Amount outstanding as on 31-12-72 (since inception)
1	2	3	4	5	6	7	8
1	Bangalore ...	451	975.11	546.99	563	1257.44	676.16
2	Mysore ...	39	49.98	28.77	42	54.84	31.49
3	Hassan ...	38	25.41	9.02	33	28.55	12.41
4	Dharwar ...	40	59.05	41.75	46	63.60	36.78
5	Shimoga ...	33	19.18	14.40	35	19.54	14.02
6	Kolar ...	25	29.28	24.16	29	40.17	24.29
7	S. Kanara ...	37	86.27	58.98	46	98.33	79.89
8	Chitradurga ...	17	104.19	54.54	20	109.27	55.88
9	Tumkur ...	65	34.20	19.00	83	45.36	17.27
10	Gulbarga ...	16	20.58	12.35	17	24.58	11.17
11	N. Kanara ...	9	23.13	14 69	12	25.03	13.65
12	Raichur ...	27	75.15	43.73	37	92.29	63.72
13	Mandya ...	15	7.00	4.11	17	8.10	4.73
14	Bijapur ...	35	85.77	78 70	38	87.29	77.23
15	Chikmagalur ...	11	31.69	25.67	11	31.69	45.97
16	Belgaum ...	26	18.59	1[illegible].25	33	42.28	16.29
17	Bellary ...	17	42.87	26.27	25	64.63	36.45
18	Bidar —	9	33.47	28.36	9	33.47	23.92
19	Coorg —	8	5.42	4.04	9	7.42	3.94
	Total —	903	1726.34	1046.82	1105	2133 88	1245.26